

Waterville

37-38

After Recording Return To:  
FLAGSTAR BANK  
5151 CORPORATE DRIVE  
TROY, MI 48098  
FINAL DOCUMENTS, MAIL STOP W-531-1

11 Watway - Waterville

V5 WBCD LOAN # 502234114

[Space Above This Line For Recording Data]

## MORTGAGE

MIN 100052550223411421

### WORDS USED OFTEN IN THIS DOCUMENT

Words used in multiple sections of this document are defined below. Other words are defined in Sections 3, 5, 8, 10, 11, 13, 18, 20 and 21. Certain rules about the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated **AUGUST 26, 2008**. The term "Security Instrument" includes any Riders recorded with the Security Instrument.
- (B) "Borrower" means **MARY E. GREGORY, AN UNMARRIED WOMAN,**

who sometimes will be called "Borrower" and sometimes simply "I" or "me." "Borrower" is granting a mortgage under this Security Instrument. "Borrower" is not necessarily the same as the Person or Persons who signed the Note. The obligations of Borrowers who did not sign the Note are explained further in Section 13.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 879-MERS. **FOR PURPOSES OF RECORDING THIS MORTGAGE, MERS IS THE MORTGAGEE OF RECORD.**

(D) "Lender" means **APEX LENDING, INC.**

Lender is a corporation

or association which exists under the laws of **FLORIDA.**

Lender's address is **10300 49TH ST N, 10, CLEARWATER, FL 33762.**

Except as provided in Sections 13 and 20, the term "Lender" may include any Person who takes ownership of the Note and this Security Instrument.

(E) "Note" means the note signed by **MARY E. GREGORY,**

and dated **AUGUST 26, 2008.**

The Note shows that its signer or signers owe Lender

\*\*\*\*\***NINETY THOUSAND AND NO/100**  
\*\*\*\*\* Dollars (U.S. **\$90,000.00** )  
plus interest and promise to pay this debt in Periodic Payments and to pay the debt in full by  
**SEPTEMBER 1, 2038.**

(F) "Property" means the property that is described below in the section titled "Description of the Property" or any portion of the Property.

(G) "Suma Secured" means the unpaid balance of amounts described below in the section titled "Borrower's Transfer to Lender of Rights in the Property."

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Second Home Rider  |
| <input type="checkbox"/> Balloon Rider         | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Other(s) [specify] |
| <input type="checkbox"/> 1-4 Family Rider      | <input type="checkbox"/> Biweekly Payment Rider         |   |
| <input type="checkbox"/> V.A. Rider            |   |   |

BY SIGNING BELOW, I accept and agree to the promises and agreements contained in this Security Instrument and in the Rider signed by me and recorded with it.

Mary E Gregory (Seal)  
MARY E. GREGORY

State of MAINE

County of KENNEBEC

The foregoing instrument was acknowledged before me this August 26 2008 (date)  
by Mary E Gregory  
\_\_\_\_\_  
(name of person acknowledged).

J Jagliardi  
(Signature of Person Taking Acknowledgement)

JENNIFER J. CAGLIARDI  
NOTARY PUBLIC - MAINE  
(Title or Rank) MY COMMISSION EXPIRES 10/02/2009

\_\_\_\_\_  
(Serial Number, if any)

**EXHIBIT A**  
**08-04568W GREGORY**

Received Kennebec SS.  
09/04/2008 8:37AM  
# Pages 11 Attest:  
BEVERLY BUSTIN-HATHEWAY  
REGISTER OF DEEDS

A certain lot or parcel of land, together with the buildings and improvements thereon, situated in Waterville, County of Kennebec, State of Maine, and being bounded and described as follows:

Situated on Wilkes Street, being Lots #279, #280 and a part of the Lot #281 measuring 10 feet on Wilkes Street and having a depth of 100 feet, all of said lots are numbered according to a plan of lots at Nelson Heights belonging to the said A.F. Hutchinson Land Co., Inc., said plan being made by Ernest W. Branch, Surveyor, dated August 23, 1920 and recorded in Kennebec Registry of Deeds, Plan Book 7, Pages 34 and 35, to which reference is hereby made.

Being the same premises as described in a deed from Mark M. Gregory to Mary E. Gregory to be recorded at the Kennebec County Registry of Deeds herewith.

M.G.